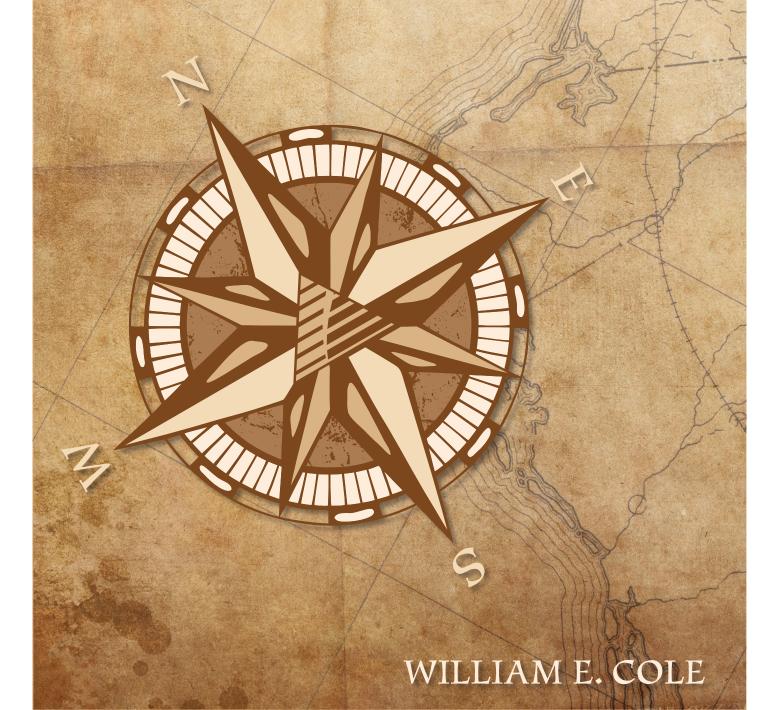
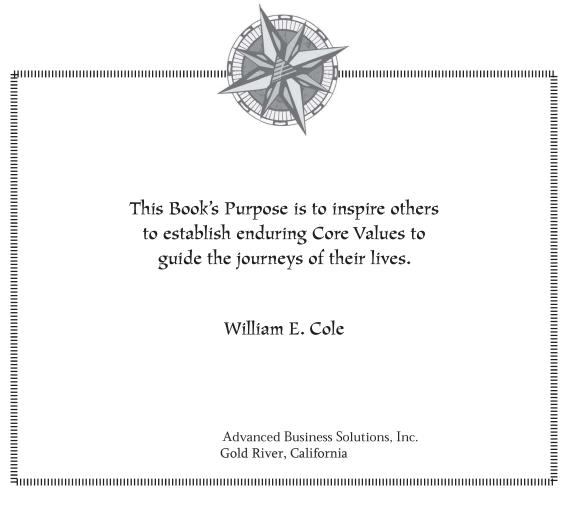


BUILDING YOUR LIFE'S ENDURING CORE VALUES



THE ABC FORMULA

Building Your Life's Enduring Core Values



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The ABC Formula: Building Your Life's Enduring Core Values

By William E. Cole

1. Self-Help: Personal Growth - Success 2. Business & Economics: Leadership 3. Family & Relationships: Ethics & Morals

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Preface

This book pays tribute to special individuals who positively impacted my life. I sincerely hope to inspire others to follow their chosen path in a more meaningful way and with a greater depth of purpose. As you prepare to read *The ABC Formula*, be aware of two underlying premises intended to help you get the most out of reading this book.

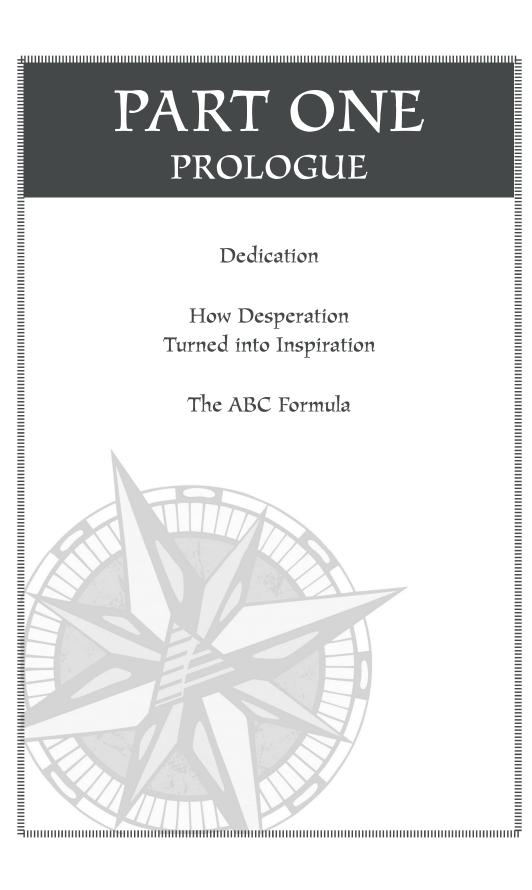
First, I serve business owners, entrepreneurs, executives, and other organizational leaders whom I hold in high regard. Therefore, I always capitalize the word Client. My intent is to honor them and not distract you.

Second, I recommend you read the book in sequence. While it is entirely possible to benefit from reading first the chapters that intrigue you most, the Core Values progress from one to the next, each building on the other. You will get the most out of this book by reading it in order. I encourage you to do just that.

Bill Cole, Founder, President, and CEO







Dedication

This book covers many life lessons that shaped me and others. While I specialize in helping others become more effective leaders, *The ABC Formula* is relevant for you regardless of the particular path you chose – or are in process of choosing.

As indicated by the first chapter's title, *How Desperation Turned into Inspiration*, this book starts off with a painful experience. I admit it's an unusual way to start an inspirational book. But it sets up an important lesson. Regardless of the circumstances you find yourself in at any moment in time, possibilities exist, and growth occurs if approached correctly. Out of tragedy often comes triumph. We all benefit from that knowledge.

This book is first dedicated to Norm on his seventy-third birthday. His mentorship has had a deep and most profound impact on my life. In addition, I've been blessed by other role models who deeply touched my life. For them, my appreciation grows even more as the days fly by. I sincerely hope you will get to know and learn from them as you read this.

As a by-product, you will also get to know me better. In spite of my shortcomings, weaknesses, and setbacks, my role models led me to discover opportunities for growth and accomplishment I never would have imagined without them. Although it would take an entire book to acknowledge all the mentors, colleagues, friends, affiliates, and Clients who have positively impacted my life, acknowledgements are in order for five special people.

First is my wife, Kristy. I cherish her, for she is the love of my life. We have built a great life together. She is my business partner, confidant, and the most wonderful supporter a spouse could ever experience.

Second is Benton Minor. As a college professor and mentor, he touched my life in significant ways. Without his intercession and guidance, I would have accomplished much less.

Third is Dr. Paul Eickmann. As a college professor, administrator, mentor, and friend, his influence changed the trajectory of my career. At a critical turning point in my life, his impact opened new vistas for me in ways that continue to this day. Thank you, Paul, for the knowledge, guidance, and opportunities you gave me. My debt to you is deep indeed.

Fourth is Dr. Chris Alford. His feedback on this book helped shape my approach. And most importantly, he deeply impacted my life in many ways during the past few years. We've shared much together. Chris, I treasure our friendship.

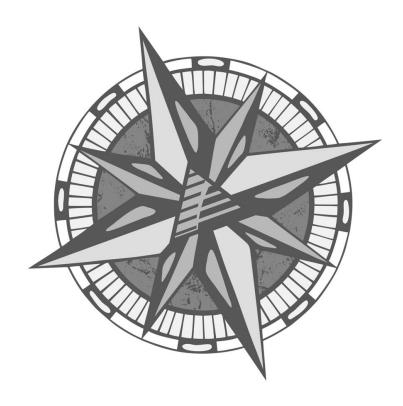
Fifth is Dr. Ellen Koehler. Ellen participated in two of my leadership development courses, including the one where I first publicly shared the story you will read in chapter one. As my primary reader and friend, her thoughtful feedback, patience, and insightful collegial guidance were invaluable and instrumental to complete this work. Ellen, I owe you a most heartfelt thank you. Know that I deeply appreciate you and am blessed by our friendship.

In addition, you will read stories about, find references to, and contemplate quotations from many others who have inspired me. They include presidents, business leaders, authors, songwriters, athletes, coaches, philosophers, religious leaders, military heroes, and professional speakers. Let me also draw special attention to Dr. Anonymous, my favorite philosopher. Throughout history, wise sages

Dedication

dispensed advice that has sometimes gone unattributed to its originator. This is my humorous attempt to pay homage to them.

May this book serve and inspire you. Let's begin the journey.



How Desperation Turned into Inspiration

Pebruary 9th is a day I'll never forget. The howling wind lashed the window of the corner office on this cool, dreary, and overcast afternoon when suddenly, the phone rang. My wife, Kristy, asked for me to be interrupted. I thought, "How unusual. She knows never to interrupt me in a Client meeting – particularly these bank executives." But she insisted it was really important.

As I impatiently held the phone to my ear I heard, "Norm and Kathy have been in a car accident." I don't remember much else about the conversation. I only knew I needed to get on a plane. My heart was pounding, and my mind was racing.

A classic self-made entrepreneur, Norm recruited me to join the company at its beginning. His track record of building four successful companies attracted me initially. But Norm and his wife, Kathy, weren't ready for early retirement. They already tried it – twice before.

In the previous eight and a half years, Norm became my mentor and one of my best friends. He became the older, wiser brother I never had growing up. Things were going well for us in the business. The previous calendar year was the company's best ever. In the previous month, we broke all sales records.

As we grew the company, Norm challenged me and another staff member, Ron, with seemingly impossible tasks and deadlines. Norm had vision, charisma, and a strong sense of obligation. His leadership was usually right on target. He led us to drive ourselves to accomplish our goals. As a result, we had already helped more than 3,000

Clients achieve their goals.

After hanging up the phone, I spent the next two hours rushing around postponing meetings and commitments, and reserved a late afternoon flight. Ron and his wife, Karrie, plus Norm's daughter, Laura, met me at the airport. They'd been in touch with the doctor and filled me in on what little details were known. Norm's injuries were substantial. He faced a lengthy recuperation period. We were all sure he wouldn't like that. Norm was a man of action. We grabbed a quick bite of nondescript food from the airport cafeteria. Meaningful conversation was futile. Our thoughts were far away.

As we waited, impatiently fidgeting, time seemed to stand still. Our flight was delayed. We were anxious to get there. Minutes dragged into hours. Finally, we took off. By the time we arrived at the hospital, it was about 10 p.m. The doctor met us in the lobby and hurried us into a waiting room. In detail, he described what happened.

The accident was a bad one. It was on a mountain pass. Everyone was driving carefully and traveling slowly, but no one saw the patch of black ice. Norm and Kathy's Bronco lost traction and started sliding – head on into an oncoming 18-wheeler. The front end of the Bronco was crushed by the truck, and the steering wheel slammed directly into Norm's chest. The seat belt tightened around Kathy's upper body, separating all her ribs and fracturing a vertebrae in her back. As the big truck pushed the Bronco backwards, it spun 180 degrees and slammed into the side of the mountain. When the paramedics arrived at the scene, they used the "jaws of life" to extract them from the crushed vehicle.

Rushed to a local hospital, Kathy was having difficulty breathing but stable. Norm's injuries were too severe to be treated by anyone less than a top heart specialist. That meant an airlift. As the paramedics loaded him on the helicopter, something burst in his chest. They performed an emergency procedure on the spot to stabilize his heart. They saved his life right there. Then he was airlifted to the hospital. He was conscious and aware as they wheeled him into the operating room. The doctors worked diligently on Norm to stabilize him. But then suddenly, something went wrong.

The doctor said he was sorry. When Norm's aorta burst, they lost him. He died just as we arrived at the hospital. We didn't even get to say goodbye. As I glanced around the room, everyone was in a state of shock. Ron looked numb, which was how we all felt. Norm was a hero to all of us. No one was sure what to say or do. I thought, "How could anyone know what to do in this situation? Ron and Laura just lost their dad." And I wasn't much better. Norm was not only my business associate, my mentor, and my friend, he was also my brother.

Later, as I stared at Norm's lifeless body to pay my final respects, I asked myself, "Why does it take losing someone to pay attention to the teacher?" My head pounded and my chest heaved through the wrenching sobs as I searched for an answer to that difficult question. I was hurting on the inside. My stomach was tied up in knots, and my breathing was shallow.

Afterwards I checked into a hotel at the airport. I don't even remember its name. In that sterile room, I fell on my knees, crying and heartbroken. As Abraham Lincoln once said, "I have been driven many times upon my knees by the overwhelming conviction that I had nowhere else to go. My own wisdom, and that of all about me, seemed insufficient for the day." That's exactly how I felt. I knew I couldn't go on alone. I needed to submit and ask for help. I prayed for guidance to give me strength and courage to go on. I asked for understanding: "God, why did this happen? Why did you take Norm away from us?" I prayed for wisdom and revelation: "What do you want from me? What do you want

me to do?" When I got off my knees and into bed, I tossed and turned the bedcovers restlessly and continuously during that most distressing and difficult night of my life.

When we lose someone we care deeply about, the questions reach into the depths of our souls. The floodgate couldn't be turned off, as the questions ran through my mind. There were so many. And they concerned more than just work and business. Norm's lessons transcended work. I kept asking, "What had I learned from Norm? What were the gems and the pearls of wisdom?"

Honestly, we'd never been close as kids. While he was my sibling, he was ten years older. Working together closely during these eight and a half years had given me new insight. Norm touched my life deeply. He had the unique ability to reach out and touch people's lives. Everyone who knew him was a better person because of it.

Norm often said, "Aren't we all about having a positive impact on other people's lives? After all, working with Clients on their business challenges is just a vehicle for impacting their lives. We're in the helping business. Sometimes, our help will result in saving lives." That began to make sense and gave me a focus. I gained enough clarity and direction to get some sleep.

When I awoke, I rededicated myself to that vision and rewrote my personal mission statement: "To positively impact people's lives." I re-focused and committed to a new measure of success with this daily question: "How well did I positively impact people's lives today?" That's what drives me.

And there were many other important lessons. Norm often said, "It's not so much the destination as the direction and the journey. Don't just focus on the goals. They're important,

but not just for the end result. They're important for setting you on the path. What's more important is who you are and how you get there. It's about your character."

As that sank in, I realized people were attracted to Norm because of his character. I remembered him tell me, "Most people say that adversity builds character, but I disagree. Adversity *tests* character." I asked myself, "Was I now being tested? If this *is* a test, then what defined Norm's character?"

I thought deeply about our company, Advanced Business Concepts, Inc. In a nutshell, we taught business owners the ABCs of business. But it was more than that. I asked myself, "What was the essence of what we *really* did?"

In a blinding flash of inspiration, I understood with great clarity what ABC meant. It was as if Norm spoke directly to me at that precise moment. ABC means to have the right attitude, belief, and conviction about what you do. I smiled as I fondly remembered one specific instance, when Norm told me that I was certainly smart enough to be successful. But he added that being smart isn't enough, as he pointed his finger to the side of his head and shook it sideways. He said, "It's more about who you are on the inside," and pointed his finger directly at my heart.

As I recall that precise moment, I now realize how much *The ABC Formula* is at the heart of what has built my character. *The ABC Formula* is the source of passion for what we do. Passion is the energy of the soul. Passion gives you energy, which creates your power. What burns on the inside shines on the outside. Passion fuels your mission.

With *The ABC Formula*, you walk your talk. You're a role model for everyone around you. Your attitude, belief, and conviction define your life's enduring Core Values. They are deeply ingrained. You would never, *ever* compromise them.

We could always count on Norm to do the right thing. He

always acted based on his Core Values. Suddenly I realized, "*That's* what made Norm... *Norm*." It was his enduring Core Values, the things he stood for – no matter what. His Core Values gave him charisma. They defined his character. They fueled his passion and purpose. That's why people were attracted to him.

So I asked myself, "What Core Values did Norm hold dear? What did he strive for every day of his life? What were those important lessons? What are the Core Values I will strive for every day for the rest of my life?"

Suddenly, just as if Norm again spoke directly to me, inspiring phrases rushed into my mind. In just a few seconds, I wrote the following:

Core Values of Norman H. Cole (1938-1994) Founder, Advanced Business Concepts, Inc.

- 1. Be Respectful of Everyone You Come In Contact With.
- 2. Be in Control of Yourself and Maintain Your Integrity.
- 3. Be Willing to Serve Others and Be There for the Right Reason.
- 4. Be Totally Honest and Transparent.
- 5. Be Willing to Do the Work Necessary to Find Out the Truth.
- 6. Take the Initiative.
- 7. Be Accountable to Your Commitments.

When I finished writing, I re-read them – ready to edit and ready to make them better. The longer I looked, the more I knew I couldn't change a word. I didn't care whether the grammar was correct or not. Those were Norm's attitudes, beliefs, and convictions summarized by these Core Values. They communicated exactly the right message. Finally, a sense of comfort enveloped me. An inner peace gave me the strength to face the day. With these Core Values guiding me, I knew I could face the challenges of an uncertain future without Norm's guidance as my mentor.

Then a new reality struck home. A sense of urgency overcame me to comfort my business associates, friends,

family, and particularly, Mom. There's nothing more difficult for a parent than losing a child. I comprehended the biblical story of Abraham's willingness to sacrifice his son, Isaac, with more light and clarity than ever before.

When I arrived home later that morning, our top salesperson, Dave Schmitt, was waiting on my doorstep. Instinctively, he knew something was wrong. He took Norm's death hard. We cried together. To comfort him, I shared the Core Values I was inspired to write. He was deeply touched.

Later and without telling me, Dave asked a Client, Andy, to engrave those words on a clock. When Dave picked it up, Andy told him that customers and students from the local university saw it in his store. The power of the words touched them, and they asked for copies. This clock, Dave's thoughtful gift to me, now hangs in my office.

Several days later, I met with Ruby, a longtime Client. I shared Norm's Core Values with her. She was particularly struck by number four, "Be Totally Honest and Transparent." She asked permission to share it at a stewardship meeting in her church the following week. Ruby later told me that the power of the words and the story of losing Norm touched people and moved many to tears. Over the next few months, several Clients commented on the difference they noticed in me. They said I was a changed man.

That cold, dreary, and windy February day started me on a new journey. There are many unexpected curves in the highway of life. We rarely travel in a straight line. Core Values guide you as a beacon of light shining through the darkness surrounding you. Core Values give you the framework to touch lives positively as you walk on your path. Core Values help you stay focused and become more purposeful. Core Values show you how and when to move in a specific direction. Core Values define you. They are

The ABC Formula at work in you. The right attitude, belief, and conviction about who you are and what you do gives you congruence as to how you travel on your road. The ABC Formula is a key foundation for your life.

Today, I'm the Founder, President, and CEO of Advanced Business Solutions, Inc. I'm an author, speaker, trainer, executive coach, facilitator, and consultant. In my career, I am privileged to have worked with and touched the lives of several thousand people.

Whenever I share Norm's Core Values, they inspire and touch people's lives. His enduring Core Values positively impact people's lives. In fifty-five years, Norm fully developed and lived these Core Values before he was taken from us in his prime. They defined a large part of his character. Now they are a meaningful part of Norm's legacy. They are his gift to me and to you. They are incredible life lessons.

In our darkest and most challenging moments, it is possible to find the emotional courage to become what we have always been capable of becoming. It's all about our attitude, belief, and conviction. *The ABC Formula* fuels your purpose and passion, and drives your mission.

I'm now older than Norm was when he died. When I started building my life's enduring Core Values, the process turned desperation into inspiration. Each and every day, I embrace this new level of awareness. As I continue my journey, I strive to consistently apply them in all I do.

It took losing someone I loved to bring these enduring Core Values to life. I wouldn't wish that painful experience on anyone. But the truth is — that's what inspired this book. May this now inspire you and positively impact your life.



Norman H. Cole (1938-1994) Founder, President, and CEO Advanced Business Concepts, Inc.

When I think of Bill Cole, INTEGRITY is the first word that jumps to my lips. Bill is truly one of the most amazing and knowledgeable business professionals with whom I've had the pleasure of working. In the focused time I've been privileged to share with Bill, I have learned how to better evaluate my own processes, how to increase my productivity, thereby improving my output and bottom line. My business continues to grow as a direct result of what I've learned from Bill Cole and I cannot think of anyone more deserving of my recommendation.

Arminda Lindsay, Vice President, Whetstone Leadership, Greensboro, North Carolina

Bill is a clear-thinking leader with passion, vision, and an amazing ability to communicate. He is equally effective in one-on-one counseling sessions and enthralling hundreds in a training session.

Dan Panzica, Sr. VP Operations, Chief Quality Officer Source Photonics, Chengdu, China

Working with Bill Cole and ABS has afforded the staff at Meyer US the opportunity to grow and expand the leadership capabilities of our senior management team. Through regular professional sessions facilitated by Bill, our leadership team has developed into a cohesive and motivated group and have translated our training into accelerated performance of our individual teams and the company.

Jenny Bledsoe, VP HR & Consumer Relations Meyer U.S. Corp., Vallejo, California

Thank you for the great service you deliver. Every one of the 10 employees attending has given the program high marks.

David Rex Moore, President Rex Moore Group, Inc., Sacramento, California

Thank you for helping me to be a better person and a leader.

Pam Knoblock, Human Resources Manager

Systems 3, Inc., Sacramento, California

This man is a master facilitator, instructor, writer, coach, businessperson, and sage. It was chance that allowed working with Bill as I was examining a business opportunity about a decade ago. He was a terrific example and mentor. I did move forward with the business opportunity and had the opportunity to work with him for many years. He is a professional in every way. The way he demonstrates this is to his customers by helping them become more productive and profitable without any compromise. I care deeply about this man and his exceptional work. You will too!

Jim Ullery, President, Center for Organizational Energy, Ft. Myers, Florida

Having worked for a Fortune 10 company, Bill is one of the best trainers I've ever seen.

Joanne Warren, Director of Human Resources Level One Communications, Sacramento, California

With profound and heartfelt appreciation, the Impact Photographics' Team would like to thank you for your dedication, commitment, effort, desire, passion, enthusiasm, attitude, and ability to make a difference in our lives and in the lives of so many others.

Jeff Wagner, VP/General Manager Impact Photographics, El Dorado Hills, California

Every business owner, indeed every business person, would be fortunate to have Bill Cole on their speed dial and in their quiver!

> Doug Lindley, Owner First Service Insurance, Roseville, California

Bill Cole gets it! So much so that after just one day of his training, I was able to better educate, motivate, and 'loyaltate' an existing customer ready to defect. To date, they've been one of my best revenue-generating customers. Thank you, Bill.

Jeff Peterson, President

Business Performance Solutions, Inc., Atlanta, Georgia

Thank you for being such a terrific mentor to me and hundreds of other people. You really have been an important part of my development as a business person, and I appreciate it.

> Dr. Tom Anderson, President Visitube, Inc., Sacramento, California Founder, Berkeley Antibody Co., Berkeley, California

Bill Cole's work with many of my business clients has proven to be both profitable for them and enlightening. Bill is a real pro, coach and confidant. He will enhance your business and provide systems to keep your outcomes on track.

> John B. Kelly, CFP, Author; Speaker, Life Coach The Investor's Caddie, Inc., Sacramento, California

Bill Cole is a wonderful facilitator. He combines high energy with a commitment to training; it is a winning combination. Bill has a way of encouraging participation from everyone and making sessions meaningful and fun.

Betti Spencer, Training and Development Coordinator Placer Savings Bank, Auburn, California

Bill Cole has been very responsive to our specific needs and has followed up on the progress of the course participants regularly. Feedback from students has been very positive and their level of commitment extremely high. Associates view selection for this course as a great recommendation from higher management and the class is taken very seriously here at DST Output.

Scott Shelton, Sr. Vice President, Operations DST Output Technology, El Dorado Hills, California

"Bill Cole is an effective coach, trainer and facilitator because of his real knowledge of the challenges facing today's business leaders. He helps business leaders put theory into effective and positive practice."

Nancy Faunce, President and CEO FasTracKids International, Ltd., Denver, Colorado

There are many good business people in the world. There are equally as many great trainers in the world. Rarely do you get the best of both worlds together. Bill Cole is that guy. He not only knows business, but is adept at the business of teaching business principles that businesses need. My exposure to Bill Cole has been one of the best booster shots to my business career.

Mark Giganti, Training Director Crestcom International, LLC, Denver, Colorado

Bill Cole is epitome of living a congruent life in terms of values and daily action driven by a clear mission. With profound ethics, he is devoted to developing the potential of human talent. Bill approaches his work with the same energy, enthusiasm, and professionalism whether it's as a master facilitator, a communicator, or as an educator in everything he does. The best gift we can receive from Bill – besides his friendship – is this book, replete with wisdom for current and future generations.

Gerardo Hurtado, Managing Director Management Int. de Mexico, Monterrey, Mexico

When you combine the words Passion - Dedication - Patience - Intensity - and Results, this can only add up to mean Bill Cole. Having worked with Bill for over 15 years, he has shown an incredible consistency and desire to help others succeed - even at his own personal expense. I have leaned on Bill for a myriad of situations and he has always come through with a perspective that I hadn't considered. He has a keen knack for being able to "see around the corner" and then predict what's around the "next corner". He is an invaluable and critical asset to anyone looking to raise their level of performance.

Tim Parenti, President MVP Dynamics, Chicago, Illinois

Thanks again for how much you have helped my career.

David Green, President/CEO
Contra Costa Federal Credit Union, Martinez, California

It is a genuine honor for me that Bill Cole has become a trusted ally, mentor, and dear friend. He continues to play a pivotal role in my leadership development and has proven to be a valuable source of information and support. Bill Cole will facilitate your leadership development and growth in a time when relationships are the foundation for success. I can say with all sincerity Bill will inspire you to become immeasurably more than what you believed possible.

Cheryl Rogers, Controller Intech Mechanical, Roseville, California

Thank you for delivering a speech that changed my life.

Cynthia Meyers, CFP, Sacramento, California

I found you to be the most amazing facilitator I've ever had at any training.

Lynn Quijada-Splan, Director of Business Development Warden's Office Products, Modesto, California

Thank you for sharing all that you have and making the class fun! I truly admire your capabilities in leadership and I believe as the old saying goes: "You walk the talk."

Kimberly Manning, Finance & Admin. Manager The Warden's Office Inc., Modesto, California

Bill is a Fantastic Trainer and Facilitator! His communication skills and program content are among the best I have ever heard. Bill is a 10+ every single program.

Jim Pelley, CSP, Founder, Laughter Works President & CEO, uLinkNetwork, Folsom, California

"I wanted you to know that the classes and seminars you provided for us in Fresno were an important element in the success we had for a few years. We were the top market in the US for two years."

> Jerry Meyerson, Director of Operations McDonald's Corporation

Having been in the training industry for over 30 years and working with some of the best including Zig Ziglar for 7 years, I have seen a lot of true professionals. Bill Cole is one of those true professionals. Even though I have conducted over 2000 seminars myself, when I hear and see Bill on the platform I always learn something new. He exemplifies what a true professional really is in the training industry, but more importantly over the 15 years I have known him he has become a real friend. Thanks Bill for all your help and best of luck for the future.

David Curry, President Professional Presentations, Inc., Dallas, Texas

Three years ago I met Bill Cole. At the time, Meyer Corp. U.S. was experiencing tremendous growth. We also recognized that communication and collaboration inside our company was in need of vast improvement if we were to maintain future momentum. When I introduced Bill Cole to our executive team I said he was a world class facilitator. Today, I believe that just as strongly. Our executive and management teams have gone through a major positive transformation as a result of our work together. I am also happy to report that Meyer has identified new strengths and continues to build healthy growth.

Jay Zilinskas, Managing Director Meyer U.S., Vallejo, California

I have known Bill for more than 15 years working with him in the training industry. He is creative, ethical and one of the best curriculum developers and trainers I have ever known. When Bill says he is going to do something he does it with great vigor, thoughtfulness and discipline. When Bill has something to say it is worth listening to.

Bob Weber, President Webcorp Development, Phoenix, Arizona